

Equality Impact Assessment  
Corporate Assessment Template



**Mae'r ddogfen hon ar gael yn Gymraeg / This document is available in Welsh**

|  |
|--|
| <b>Policy/Strategy/Project/Procedure/Service/Function Title:</b> |
| <b>Rent Setting Proposals 2023/24</b>                            |
| <b>New</b>   |

|   |   |
|---|---|
| <b>Who is responsible for developing and implementing the Policy/Strategy/Project/Procedure/Service/Function?</b> |   |
| Name: Helen Evans   | Job Title: Assistant Director Housing & Communities |
| Service Team: Housing & Communities   | Service Area:                                       |
| Assessment Date: November 2022  |   |

**1. What are the objectives of the Policy/Strategy/Project/ Procedure/ Service/Function?**

The Council Housing Rent & Service Charge Setting 2023/24 report sets out the proposed approach for rent and service charge setting on Council owned dwellings from April 2023.

The report will also brief Cabinet on how efficiencies will be made to address the budget deficit in the Housing Revenue Account and details the help and support available to tenants who are struggling with the cost-of-living crisis.

**2. Please provide background information on the Policy/Strategy/Project/Procedure/Service/Function and any research done [e.g. service users data against demographic statistics, similar EIAs done etc.]**

#### Equality Impact Assessment Corporate Assessment Template

The Housing Revenue Account (HRA) records income and expenditure arising from the provision of Cardiff Council's 13,852 housing stock. The HRA is ringfenced for transactions related to the council's housing landlord functions and cannot be used for other purposes.

The main source of income is from tenants in the form of rents and service charges. The purpose of reviewing rents is to ensure the Housing Revenue Account has enough income to provide quality housing services for current and future tenants. Rental income allows the service to invest in the maintenance and improvement of existing homes and neighbourhoods, provide good tenant support services, partially fund our community Hubs and also build new homes.

In January 2022, the Welsh Government announced the introduction of Renting Homes (Wales) Act 2016. This will come into force on 1<sup>st</sup> December 2022. This new legislation will apply to Council, Housing Association, supported housing and privately rented properties in Wales. The Act has implications on how properties are let and managed. This new legislation requires landlords to give tenants two months' notice of their rent change. Previously only 28 days notice was required.

The reviewing and setting of rent and service charges is normally decided by Cabinet during budget setting in February of each year. To meet the new notice period requirements as laid out in the Act, rent and service charge setting will need to be decided ahead of the normal budget process annually going forward.

#### **Rent Setting Policy**

Whilst the responsibility for setting rents rests with the Council, this is specified within boundaries laid out in the Welsh Government rent policy framework These rules are:

When determining the setting of rents and service charges, social landlords must make an assessment of cost efficiencies, value for money and affordability for tenants which should be discussed at Cabinet or Council.

The maximum overall rent increase allowable in any one year is the September Consumer Price Index (CPI) +1%. Should CPI fall outside the range of 0% to 3%, the responsibility will rest with the Housing Minister to determine the appropriate change to rent levels for the year.

In September 2022, CPI was 10.1%, well above the range allowable by the policy. Therefore, a decision regarding the rent setting was required by the Minister who announced on the 16<sup>th</sup> November 2022 that the maximum that rents can increase by is 6.5%. The Minister confirmed that this was a maximum increase and set and decision making is with the Council.

Equality Impact Assessment  
Corporate Assessment Template

**3 Assess Impact on the Protected Characteristics**

**3.1 Age**

Will this Policy/Strategy/Project/Procedure/Service/Function have a **differential impact [positive/negative/]** on younger/older people?

|                | Yes | No | N/A |
|----------------|-----|----|-----|
| Up to 18 years |     | x  |     |
| 18 - 65 years  |     | x  |     |
| Over 65 years  |     | x  |     |

**Please give details/consequences of the differential impact, and provide supporting evidence, if any.**

No negative impact anticipated, however careful monitoring of services will take place to ensure that no service users are unduly impacted by the Council Housing Rent & Service Charge Setting 2023/24 report.

**What action(s) can you take to address the differential impact?**

**3.2 Disability**

Will this Policy/Strategy/Project/Procedure/Service/Function have a **differential impact [positive/negative]** on disabled people?

## Appendix 4

### CARDIFF COUNCIL

#### Equality Impact Assessment Corporate Assessment Template

|   | Yes | No | N/A |
|---|-----|----|-----|
| Hearing Impairment                        |     | x  |     |
| Physical Impairment                       |     | x  |     |
| Visual Impairment                         |     | x  |     |
| Learning Disability                       |     | x  |     |
| Long-Standing Illness or Health Condition |     | x  |     |
| Mental Health                             |     | x  |     |
| Substance Misuse                          |     | x  |     |
| Other                                     |     | x  |     |

**Please give details/consequences of the differential impact, and provide supporting evidence, if any.**

**What action(s) can you take to address the differential impact?**

No negative impact anticipated, however careful monitoring of services will take place to ensure that no service users are unduly impacted and that all Cardiff Council tenants continue to be supported.

### 3.3 Gender Reassignment

Will this Policy/Strategy/Project/Procedure/Service/Function have a **differential impact [positive/negative]** on transgender people?

|   | Yes | No | N/A |
|---|-----|----|-----|
| <b>Transgender People</b><br>(People who are proposing to undergo, are undergoing, or have undergone a process [or part of a process] to reassign their sex by changing physiological or other attributes of sex) |     | x  |     |

**Please give details/consequences of the differential impact, and provide supporting evidence, if any.**

No negative impact anticipated, however careful monitoring of services will take place to ensure that no service users are unduly impacted and that all Cardiff Council tenants continue to be supported.

**What action(s) can you take to address the differential impact?**

## Appendix 4

### CARDIFF COUNCIL

#### Equality Impact Assessment Corporate Assessment Template

|  |
|--|
|  |
|--|

#### 3.4. Marriage and Civil Partnership

Will this Policy/Strategy/Project/Procedure/Service/Function have a **differential impact [positive/negative]** on marriage and civil partnership?

|                   | Yes | No | N/A |
|-------------------|-----|----|-----|
| Marriage          |     | x  |     |
| Civil Partnership |     | x  |     |

**Please give details/consequences of the differential impact, and provide supporting evidence, if any.**

No negative impact anticipated, however careful monitoring of services will take place to ensure that no service users are unduly impacted and that all Cardiff Council tenants continue to be supported.

**What action(s) can you take to address the differential impact?**

|  |
|--|
|  |
|--|

#### 3.5 Pregnancy and Maternity

Will this Policy/Strategy/Project/Procedure/Service/Function have a **differential impact [positive/negative]** on pregnancy and maternity?

|           | Yes | No | N/A |
|-----------|-----|----|-----|
| Pregnancy |     | x  |     |
| Maternity |     | x  |     |

## Appendix 4

### CARDIFF COUNCIL

#### Equality Impact Assessment Corporate Assessment Template

**Please give details/consequences of the differential impact, and provide supporting evidence, if any.**

No negative impact anticipated, however careful monitoring of services will take place to ensure that no service users are unduly impacted and that all tenants continue to be supported.

**What action(s) can you take to address the differential impact?**

### 3.6 Race

Will this Policy/Strategy/Project//Procedure/Service/Function have a **differential impact [positive/negative]** on the following groups?

|   | Yes | No | N/A |
|---|-----|----|-----|
| White                                       |     | x  |     |
| Mixed / Multiple Ethnic Groups              |     | x  |     |
| Asian / Asian British                       |     | x  |     |
| Black / African / Caribbean / Black British |     | x  |     |
| Other Ethnic Groups                         |     | x  |     |

**Please give details/consequences of the differential impact, and provide supporting evidence, if any.**

No negative impact anticipated, however careful monitoring of services will take place to ensure that no service users are unduly impacted and that all tenants continue to be supported.

**What action(s) can you take to address the differential impact?**

## Appendix 4

### CARDIFF COUNCIL

#### Equality Impact Assessment Corporate Assessment Template

|  |
|--|
|  |
|--|

#### 3.7 Religion, Belief or Non-Belief

Will this Policy/Strategy/Project/Procedure/Service/Function have a **differential impact [positive/negative]** on people with different religions, beliefs or non-beliefs?

|           | Yes | No | N/A |
|-----------|-----|----|-----|
| Buddhist  |     | x  |     |
| Christian |     | x  |     |
| Hindu     |     | x  |     |
| Humanist  |     | x  |     |
| Jewish    |     | x  |     |
| Muslim    |     | x  |     |
| Sikh      |     | x  |     |
| Other     |     | x  |     |

**Please give details/consequences of the differential impact, and provide supporting evidence, if any.**

No negative impact anticipated, however careful monitoring of services will take place to ensure that no service users are unduly impacted and that all tenants continue to be supported.

**What action(s) can you take to address the differential impact?**

|  |
|--|
|  |
|--|

#### 3.8 Sex

Will this Policy/Strategy/Project/Procedure/Service/Function have a **differential impact [positive/negative]** on men and/or women?

|  | Yes | No | N/A |
|--|-----|----|-----|
|--|-----|----|-----|

## Appendix 4

### CARDIFF COUNCIL

#### Equality Impact Assessment Corporate Assessment Template

|       |  |   |  |
|-------|--|---|--|
| Men   |  | x |  |
| Women |  | x |  |

**Please give details/consequences of the differential impact, and provide supporting evidence, if any.**

No negative impact anticipated, however careful monitoring of services will take place to ensure that no service users are unduly impacted and that all tenants continue to be supported.

**What action(s) can you take to address the differential impact?**

### 3.9 Sexual Orientation

Will this Policy/Strategy/Project/Procedure/Service/Function have a **differential impact [positive/negative]** on the following groups?

|                       | Yes | No | N/A |
|-----------------------|-----|----|-----|
| Bisexual              |     | x  |     |
| Gay Men               |     | x  |     |
| Gay Women/Lesbians    |     | x  |     |
| Heterosexual/Straight |     | x  |     |

**Please give details/consequences of the differential impact, and provide supporting evidence, if any.**

No negative impact anticipated, however careful monitoring of services will take place to ensure that no service users are unduly impacted and that all tenants continue to be supported.

**What action(s) can you take to address the differential impact?**



Equality Impact Assessment  
Corporate Assessment Template

|  |
|--|
|  |
|--|

**3.10 Socio-economic Duty**

Will this Policy/Strategy/Project/Procedure/Service/Function have a **differential impact [positive/negative]** on the Socio-economic Duty?

|  | Yes | No | N/A |
|--|-----|----|-----|
|  |     | X  |     |

**Please give details/consequences of the differential impact, and provide supporting evidence, if any.**

All social landlords in Wales must consider affordability issues for tenants when proposing their rent increase to ensure rent and service charges represent value for money.

When comparing the Councils new proposed rent charge it is still significantly lower than weekly private market rents.

The proposed rent increase has also been compared using a Living Rent model. The model indicates that overall Cardiff rents fall within an affordable level.

For those tenants who pay all or some of their rental costs there is a range of support available for those experiencing difficulties in paying their rent and the service works hard to reduce or remove the threat of eviction. The minister also set out a number of commitments to be made by social landlords to prevent evictions and support tenants. These are:

- a. There will be no evictions due to financial hardship for the term of the rent settlement in 2023-24, where tenants engage with their landlords.
- b. The Council will continue to provide targeted support to those experiencing financial hardship to access support available.
- c. a joint campaign, encouraging tenants to talk to their landlord if they are experiencing financial difficulties and access support available, will be launched across Wales.
- d. agreeing to maximise the use of all suitable social housing stock, with a focus on helping those in the poorest quality transitional accommodation move into longer term homes that meet their needs
- e. a commitment to invest in existing homes to keep them safe, warm and affordable to live in
- f. building on existing engagement with tenants in rent-setting decisions, including explaining how income from rent is invested and spent.

**Equality Impact Assessment  
Corporate Assessment Template**

- g. Working in partnership with tenants, Welsh Government, funders and other partners will develop a consistent approach to assessing affordability across the social housing sector in Wales.
- h. Cardiff Council will also participate in an assurance exercise in April 2023 to reflect on application of the rent policy to date. This will build on the work undertaken by social landlords over the past three years, and inform future work to develop a consistent approach to assessing affordability

No negative impact is therefore anticipated, however careful monitoring of services will take place to ensure that service users and tenants are fully supported.

**What action(s) can you take to address the differential impact?**

**3.11 Welsh Language**

Will this Policy/ Strategy/Project/Procedure/Service/Function have a **differential impact (positive/negative)** on the Welsh Language?

|  | Yes | No | N/A |
|--|-----|----|-----|
|  |     | X  |     |

**Please give details/ consequences of the differential impact, and provide supporting evidence, if any.**

All Welsh language policies will be followed. All tenants can express a language preference upon their first contact with services. This is then recorded on tenancy records to ensure their language preference is met.

**Equality Impact Assessment  
Corporate Assessment Template**

|  |
|--|
|  |
| <b>What action(s) can you take to address the differential impact?</b> |
|  |

**4. Consultation and Engagement**

What arrangements have been made to consult/engage with the various Equalities Groups?

|   |
|---|
| <p>A consultation with tenants took place between 20<sup>th</sup> October 2022 and 16<sup>th</sup> November 2022.</p> <p>The Consultation comprised of:</p> <ul style="list-style-type: none"> <li>• Online rent survey</li> <li>• Paper survey sent to 20% of tenants, selected randomly.</li> <li>• Face to face Support provided to tenants by Hub staff</li> </ul> <p>The outcome of the survey has informed the Council’s decision on rent and service change setting.</p> |
|---|

**5. Summary of Actions [Listed in the Sections above]**

| <b>Groups</b> | <b>Actions</b> |
|---------------|----------------|
| Age           | N/A            |

## Appendix 4

### CARDIFF COUNCIL

#### Equality Impact Assessment Corporate Assessment Template

|   |     |
|---|-----|
| Disability  | N/A |
| Gender Reassignment   | N/A |
| Marriage & Civil Partnership                                    | N/A |
| Pregnancy & Maternity   | N/A |
| Race  | N/A |
| Religion/Belief   | N/A |
| Sex   | N/A |
| Sexual Orientation  | N/A |
| Socio-economic Duty   | N/A |
| Welsh Language  | N/A |
| Generic Over-Arching<br>[applicable to all the<br>above groups] | N/A |

#### 6. Further Action

Any recommendations for action that you plan to take as a result of this Equality Impact Assessment (listed in Summary of Actions) should be included as part of your Service Area's Business Plan to be monitored on a regular basis.

#### 7. Authorisation

The Template should be completed by the Lead Officer of the identified Policy/Strategy/Project/Function and approved by the appropriate Manager in each Service Area.

|                                 |               |
|---------------------------------|---------------|
| Completed By :Jessica Tomlinson | Date:16/11/22 |
| Designation:                    |               |
| Approved By:                    |               |
| Designation:                    |               |
| Service Area:                   |               |

7.1 On completion of this Assessment, please ensure that the form is submitted to the Equality Team mailbox so that there is a record of all assessments undertaken in the Council- [equalityteam@cardiff.gov.uk](mailto:equalityteam@cardiff.gov.uk).

For further information or assistance, please contact the Equality Team- [equalityteam@cardiff.gov.uk](mailto:equalityteam@cardiff.gov.uk)